

Essential Health Benefits: List of the Largest Three Small Group Products by State

Center for Consumer Information and Insurance Oversight

Centers for Medicare & Medicaid Services

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Summary

This document provides information to facilitate States' selection of the benchmark plans that will serve as the reference plan for the essential health benefits (EHB). Using data from HealthCare.gov, this document provides a list of the three largest small group insurance products ranked by enrollment in the first quarter of 2014 for each State.

In addition, we are providing a list of the three largest nationally available Federal Employee Health Benefit Program (FEHBP) plans, which is another benchmark option under 45 CFR 156.100(a). We are also providing the single largest Federal Employees Dental and Vision Insurance Program (FEDVIP) dental and vision plans respectively, based on enrollment in the first quarter of 2014.

Background

Non-grandfathered plans in the individual and small group markets both inside and outside of the Marketplaces must cover EHB. Section 1302(b)(1) of the Affordable Care Act provides that EHB include items and services within 10 statutorily defined benefit categories. Section 1302(b)(2) instructs the Secretary that the scope of EHB shall equal the scope of benefits provided under a typical employer plan.

HHS has codified regulations to allow each State to select a benchmark plan that serves as a reference plan. This approach seeks to balance coverage of EHB categories and affordability and provide flexibility for States as primary regulators of health insurance. HHS intends to use this benchmark approach at least through plan year 2017. HHS will continue to evaluate the effectiveness of the benchmark policy, including whether the benchmark plans require further updating; whether the overall approach continues to balance affordability, comprehensiveness, and State flexibility; and how to account for medical innovations. All 10 statutory categories in section 1302(b)(1) of the Affordable Care Act must be included as a part of EHB; therefore, if the selected or default benchmark plan does not initially cover a category, the benchmark must be supplemented in accordance with 45 CFR 156.110(b).

States can choose a benchmark plan from among the following health insurance plans:

- the largest plan by enrollment in any of the three largest small group insurance products in the State's small group market;
- any of the largest three State employee health benefit plans by enrollment;
- any of the largest three national FEHBP plan options by enrollment; or
- the largest insured commercial non-Medicaid Health Maintenance Organization (HMO) operating in the State.

CMS released proposed information collection requirements related to benchmark plan data and requested comment through the Draft HHS Notice of Benefit and Payment Parameters for 2016 (CMS-9944-P), published November 26, 2014. CMS released the final information collection request (CMS-10448/OMB Control Number: 0938-1174) on February 27, 2015 to enable CMS

to collect benefit information from States and issuers regarding the selected (or default) benchmark plans.

Access to Small Group Market Information on HealthCare.gov

The information provided is based on first quarter 2014 enrollment data collected through HealthCare.gov. HHS collects data (self-reported) from issuers of individual and small group major medical insurance on their products, as required by the Affordable Care Act.

The list below includes small group products that are open for enrollment as well as products that are closed but still approved for sale. Association products, closed products that are not approved for sale, and products that are not major medical plans are excluded from the list. Grandfathered and transitional products may be included on the list.

This list is provided to facilitate the selection of a benchmark plan by each State, and does not represent an endorsement by HHS of any particular products. Further information on many of these products can be found on HealthCare.gov. However, the benefits information presented on the HealthCare.gov website is not intended to represent the full scope or definition of benefits of potential benchmarks. Because the products on this list are as of a point in time, enrollment data may be aged or incomplete. Therefore, States may identify products other than the products on this list as their three largest small group products. HHS intends to collaborate directly with States to ensure that the list is accurate and intends to release a final list with any revisions. HHS encourages health insurance issuers to raise any concerns regarding the list's accuracy to the applicable State.

The EHB regulations in 45 CFR 156 provide that one option for EHB benchmark plan selection by each State is the largest plan in any of the three largest small group products based on enrollment. While product information is collected, enrollment information on each specific combination of benefits and cost sharing that make up a plan is not collected for display on HealthCare.gov. States can use this list to identify product options and then choose a plan with the largest enrollment as of Q1 of 2014 from that product based on the State's enrollment information.

States that have product enrollment information that differs from the information reflected below should contact CCIIO at EHBQuestions@cms.hhs.gov to update enrollment data.

Largest Three National FEHBP Plan Options, as of March 31, 2014

NOTE: Covered services are the same for BCBS Standard Option and BCBS Basic Option

| Issuer Name | Plan Name | Network Type | 2014 Plan Benefit Brochure |
|---|-----------------|--------------|---|
| Blue Cross Blue Shield | Standard Option | PPO | http://www.opm.gov/healthcare-insurance/healthcare/plan-information/plan-codes/2014/brochures/71-005.pdf |
| Blue Cross Blue Shield | Basic Option | PPO | http://www.opm.gov/healthcare-insurance/healthcare/plan-information/plan-codes/2014/brochures/71-005.pdf |
| Government Employee Health Association, Inc. (GEHA) | Standard Option | PPO | http://www.opm.gov/healthcare-insurance/healthcare/plan-information/plan-codes/2014/brochures/71-006.pdf |

Source: U.S. Office of Personnel Management.

Largest FEDVIP Dental and Vision Plan Options, as of March 31, 2014

| Issuer Name | Plan Name | 2014 Plan Benefit Brochure |
|------------------------------|---|---|
| MetLife (dental) | MetLife Federal Dental Plan – High Option | http://www.opm.gov/healthcare-insurance/healthcare/plan-information/plan-codes/2014/brochures/MetLife.pdf |
| BCBS Association (vision) | FEP BlueVision – High Option | http://cvw1.davisvision.com/forms/StaticFiles/English/FEP2014BenefitBooklet.pdf |

Source: U.S. Office of Personnel Management.

Largest Three Small Group Products in Each State, as of March 31, 2014

NOTE: This list is presented in rank order by enrollment.

| State | Rank | Product ID | Issuer Name | Product Name | Network Type |
|-------|------|------------|--|---------------------------------------|--------------|
| AK | 1 | 11082AK002 | Aetna Life Insurance Company | Aetna Preferred Provider Organization | PPO |
| AK | 2 | 38344AK015 | Premera Blue Cross Blue Shield of Alaska | Alaska Heritage Select Envoy | PPO |
| AK | 3 | 38344AK012 | Premera Blue Cross Blue Shield of Alaska | Alaska Heritage Plus Envoy | PPO |
| AL | 1 | 46944AL003 | Blue Cross and Blue Shield of Alabama | 320 Plan | PPO |
| AL | 2 | 46944AL001 | Blue Cross and Blue Shield of Alabama | 300 Plan | PPO |
| AL | 3 | 46944AL006 | Blue Cross and Blue Shield of Alabama | Healthy Blue | PPO |
| AR | 1 | 81392AR001 | UnitedHealthcare Insurance Company | Choice Plus | POS |
| AR | 2 | 22732AR001 | UnitedHealthcare Ins Co of River Valley | Heritage Plus | POS |
| AR | 3 | 64577AR001 | Mercy Health Plans | PPO Small Group | PPO |
| AZ | 1 | 82011AZ001 | UnitedHealthcare Insurance Company | Choice Plus | POS |
| AZ | 2 | 51485AZ002 | Health Net Life Insurance Company | PPO | PPO |
| AZ | 3 | 51485AZ016 | Health Net Life Insurance Company | PPO | PPO |
| CA | 1 | 40513CA035 | Kaiser Foundation Health Plan, Inc. | Small Group HMO | HMO |

| State | Rank | Product ID | Issuer Name | Product Name | Network Type |
|--------------|-------------|-------------------|--|------------------------------|---------------------|
| CA | 2 | 53011CA001 | Santa Cruz-Monterey-Merced Managed Medical Care Commission | Medi-Cal Managed Care | HMO |
| CA | 3 | 80046CA075 | Blue Shield of CA Life & Health Ins Co | Shield Spectrum PPO | PPO |
| CO | 1 | 67879CO001 | UnitedHealthcare Insurance Company | Choice Plus | POS |
| CO | 2 | 21032CO079 | Kaiser Foundation Health Plan of Colo. | SG HMO off Exchange | HMO |
| CO | 3 | 80208CO001 | Rocky Mountain Health Care Options | Good Health PPO | PPO |
| CT | 1 | 94815CT001 | ConnectiCare Insurance Company, Inc. | FlexPOS | POS |
| CT | 2 | 29462CT003 | Oxford Health Insurance, Inc. | PPO Plan | PPO |
| CT | 3 | 94815CT004 | ConnectiCare Insurance Company, Inc. | POS | POS |
| DC | 1 | 41842DC001 | UnitedHealthcare Insurance Company | Choice Plus | POS |
| DC | 2 | 94506DC037 | Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. | HMO SG Off Exchange Products | HMO |
| DC | 3 | 75753DC001 | Optimum Choice, Inc. | Optimum Choice | HMO |
| DE | 1 | 76168DE052 | Highmark BCBSD Inc. | Health Savings EPO HRA | EPO |
| DE | 2 | 76168DE051 | Highmark BCBSD Inc. | Health Savings EPO HSA | EPO |

| State | Rank | Product ID | Issuer Name | Product Name | Network Type |
|--------------|-------------|-------------------|---|------------------------|---------------------|
| DE | 3 | 76168DE049 | Highmark BCBSD Inc. | Shared Cost EPO | EPO |
| FL | 1 | 16842FL001 | Blue Cross and Blue Shield of Florida | BlueOptions | Other/ Describe |
| FL | 2 | 43839FL002 | UnitedHealthcare Insurance Company | Choice Plus | POS |
| FL | 3 | 30252FL001 | Health Options, Inc. | BlueCare | HMO |
| GA | 1 | 93332GA060 | Humana Employers Health Plan of Georgia, Inc. | GA HMO Premier 14 | HMO |
| GA | 2 | 83761GA002 | Alliant Health Plans | PPO | PPO |
| GA | 3 | 13535GA001 | UnitedHealthcare Insurance Company | Choice Plus | POS |
| HI | 1 | 95366HI002 | University Health Alliance (UHA) | UHA 3000 | PPO |
| HI | 2 | 95366HI001 | University Health Alliance (UHA) | UHA 600 | PPO |
| HI | 3 | 56682HI002 | Hawaii Medical Assurance Association | Option Plus Two | PPO |
| IA | 1 | 56610IA002 | UnitedHealthcare Plan of the River Valley, Inc. | Heritage POS | POS |
| IA | 2 | 25896IA007 | Wellmark Health Plan of Iowa | Blue Advantage/Access | HMO |
| IA | 3 | 88678IA001 | UnitedHealthcare Insurance Company | Choice Plus | POS |
| ID | 1 | 26002ID003 | SelectHealth | SelectHealth Signature | POS |
| ID | 2 | 60597ID001 | PacificSource Health Plans | Preferred Codeduct | PPO |

| State | Rank | Product ID | Issuer Name | Product Name | Network Type |
|-------|------|------------|--|-------------------------------------|--------------|
| ID | 3 | 60597ID002 | PacificSource Health Plans | Preferred Deductible and Percentage | PPO |
| IL | 1 | 92476IL001 | UnitedHealthcare Ins Co of Illinois | Choice Plus | POS |
| IL | 2 | 36096IL077 | Blue Cross Blue Shield of Illinois | PPO | PPO |
| IL | 3 | 34446IL001 | UnitedHealthcare Ins Co of River Valley | Heritage Plus | POS |
| IN | 1 | 72850IN001 | UnitedHealthcare Insurance Company | Choice Plus | POS |
| IN | 2 | 67920IN047 | Southeastern Indiana Health Organization | SIHO HMO Group Plan | POS |
| IN | 3 | 17575IN080 | Anthem Ins Companies Inc(Anthem BCBS) | PPO Off Exchange | PPO |
| KS | 1 | 94968KS001 | UnitedHealthcare Insurance Company | Choice Plus | POS |
| KS | 2 | 18558KS027 | Blue Cross and Blue Shield of Kansas, Inc. | KBA | PPO |
| KS | 3 | 18558KS029 | Blue Cross and Blue Shield of Kansas, Inc. | ESSDACK | PPO |
| KY | 1 | 15411KY135 | Humana Health Plan, Inc. | KY PPO 14 | HMO |
| KY | 2 | 23671KY002 | UnitedHealthcare of Kentucky, Ltd. | Choice Plus | POS |
| KY | 3 | 36239KY099 | Anthem Health Plans of KY(Anthem BCBS) | PPO Off Exchange | PPO |
| LA | 1 | 69842LA002 | UnitedHealthcare Insurance Company | Choice Plus | POS |

| State | Rank | Product ID | Issuer Name | Product Name | Network Type |
|--------------|-------------|-------------------|--|---------------------------------------|---------------------|
| LA | 2 | 97176LA036 | Louisiana Health Service & Indemnity Company | GroupCare PPO | PPO |
| LA | 3 | 44965LA049 | Humana Health Benefit Plan of Louisiana, Inc. | LA PPO 14 | POS |
| MA | 1 | 42690MA130 | Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. | HMO Blue With Deductible | HMO |
| MA | 2 | 29125MA003 | Tufts Associated Health Maintenance Org | HMO Value Plan | HMO |
| MA | 3 | 42690MA136 | Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. | Preferred Blue PPO Deductible | PPO |
| MD | 1 | 65635MD002 | MAMSI Life and Health Insurance Company | Choice Plus | POS |
| MD | 2 | 72375MD001 | Optimum Choice, Inc. | Optimum Choice | HMO |
| MD | 3 | 31112MD001 | UnitedHealthcare of the Mid-Atlantic Inc | Choice | HMO |
| ME | 1 | 53357ME004 | Aetna Life Insurance Company | Aetna Preferred Provider Organization | PPO |
| ME | 2 | 48396ME078 | Anthem Health Plans of ME(Anthem BCBS) | PPO Off Exchange | PPO |
| ME | 3 | 96667ME012 | Harvard Pilgrim Health Care Inc. | Best Buy HSA HMO EHB | HMO |
| MI | 1 | 29698MI050 | Priority Health | PriorityHMO | HMO |
| MI | 2 | 63631MI001 | UnitedHealthcare Insurance Company | Choice Plus | POS |
| MI | 3 | 29698MI051 | Priority Health | PriorityPOS | POS |
| MN | 1 | 49316MN074 | BCBSM, INC. | CMM Non-Mandated | PPO |

| State | Rank | Product ID | Issuer Name | Product Name | Network Type |
|--------------|-------------|-------------------|---|-------------------------------------|---------------------|
| MN | 2 | 49316MN071 | BCBSM, INC. | Options Blue HSA | Other/ Describe |
| MN | 3 | 49316MN072 | BCBSM, INC. | Options Blue HRA | PPO |
| MO | 1 | 95426MO001 | UnitedHealthcare Insurance Company | Choice Plus | POS |
| MO | 2 | 32753MO079 | Healthy Alliance Life Co(Anthem BCBS) | PPO Off Exchange | PPO |
| MO | 3 | 30613MO050 | Humana Insurance Company | MO PPO 14 | PPO |
| MS | 1 | 11721MS002 | Blue Cross & Blue Shield of Mississippi | Network Blue | PPO |
| MS | 2 | 26781MS001 | All Savers Insurance Company | All Savers Group | PPO |
| MS | 3 | 98805MS001 | UnitedHealthcare Insurance Company | Choice Plus | POS |
| MT | 1 | 30751MT056 | Blue Cross and Blue Shield of Montana | Blue Preferred PPO | PPO |
| MT | 2 | 23603MT023 | PacificSource Health Plans | HSA Qualified - NFIB | PPO |
| MT | 3 | 42133MT001 | Allegiance Life & Health Insurance, Inc. | ALH MASTER POLICY | PPO |
| NC | 1 | 11512NC002 | Blue Cross and Blue Shield of NC | Blue Options | PPO |
| NC | 2 | 11512NC004 | Blue Cross and Blue Shield of NC | Blue Options HSA | PPO |
| NC | 3 | 69347NC002 | UnitedHealthcare Insurance Company | Choice Plus | POS |
| ND | 1 | 89364ND004 | Sanford Health Plan | Signature Series Commercial - ND | HMO |

| State | Rank | Product ID | Issuer Name | Product Name | Network Type |
|--------------|-------------|-------------------|---|----------------------------------|---------------------|
| ND | 2 | 55105ND020 | Time Insurance Company | 2014 EHB SG PLAN | PPO |
| ND | 3 | 89364ND006 | Sanford Health Plan | High Deductible Commercial - ND | HMO |
| NE | 1 | 29678NE001 | Blue Cross and Blue Shield of Nebraska | Blue Pride | PPO |
| NE | 2 | 73102NE001 | UnitedHealthcare Insurance Company | Choice Plus | POS |
| NE | 3 | 19524NE017 | Time Insurance Company | 2014 EHB SG PLAN | PPO |
| NH | 1 | 96751NH017 | Matthew Thornton Hlth Plan(Anthem BCBS) | HMO Off Exchange | HMO |
| NH | 2 | 59025NH022 | Harvard Pilgrim Health Care of NE | Best Buy Tiered Copay HMO-LP EHB | HMO |
| NH | 3 | 71616NH012 | HPHC Insurance Company, Inc | Best Buy HSA PPO EHB | PPO |
| NJ | 1 | 91661NJ222 | Horizon Healthcare Services, Inc. | Advantage EPO | EPO |
| NJ | 2 | 91661NJ230 | Horizon Healthcare Services, Inc. | Advantage EPO | EPO |
| NJ | 3 | 91661NJ221 | Horizon Healthcare Services, Inc. | POS | POS |
| NM | 1 | 52744NM043 | Presbyterian Insurance Company | PresElect | PPO |
| NM | 2 | 58330NM150 | Lovelace Insurance Company | Classic PPO | PPO |
| NM | 3 | 90762NM001 | UnitedHealthcare Insurance Company | Choice Plus | POS |

| State | Rank | Product ID | Issuer Name | Product Name | Network Type |
|--------------|-------------|-------------------|--|--------------------------|---------------------|
| NV | 1 | 83198NV001 | Sierra Health and Life Ins Company, Inc. | PPO | PPO |
| NV | 2 | 95865NV001 | Health Plan of Nevada, Inc. | HMO | HMO |
| NV | 3 | 95865NV002 | Health Plan of Nevada, Inc. | POS | POS |
| NY | 1 | 85629NY001 | Oxford Health Insurance, Inc. | EPO | EPO |
| NY | 2 | 26420NY002 | Oxford Health Plans (NY), Inc. | HMO Plan | HMO |
| NY | 3 | 85629NY005 | Oxford Health Insurance, Inc. | PPO | PPO |
| OH | 1 | 33232OH001 | UnitedHealthcare Ins Co of River Valley | Heritage Plus | POS |
| OH | 2 | 52664OH015 | Summa Insurance Company, Inc. | Commercial | PPO |
| OH | 3 | 56726OH002 | UnitedHealthcare Insurance Company | Choice Plus | POS |
| OK | 1 | 85757OK001 | UnitedHealthcare Insurance Company | Choice Plus | POS |
| OK | 2 | 87571OK037 | Blue Cross Blue Shield of Oklahoma | Blue Options PPO | PPO |
| OK | 3 | 87571OK030 | Blue Cross Blue Shield of Oklahoma | Blue Choice PPO | PPO |
| OR | 1 | 10091OR002 | PacificSource Health Plans | Preferred CoDeduct Value | PPO |

| State | Rank | Product ID | Issuer Name | Product Name | Network Type |
|-------|------|------------|---|----------------------------------|--------------------|
| OR | 2 | 10940OR029 | Health Net Health Plan of Oregon, Inc. | PPO | PPO |
| OR | 3 | 90175OR001 | UnitedHealthcare Insurance Company | Choice Plus | POS |
| PA | 1 | 45127PA001 | Capital Advantage Assurance Company | PPO | PPO |
| PA | 2 | 33871PA010 | Keystone Health Plan East, Inc | Keystone HMO | HMO |
| PA | 3 | 75729PA005 | Geisinger Quality Options | Geisinger Choice - No Referral | PPO |
| RI | 1 | 15287RI025 | Blue Cross & Blue Shield of Rhode Island | VantageBlue | PPO |
| RI | 2 | 90117RI001 | UnitedHealthcare Insurance Company | Choice Plus | POS |
| RI | 3 | 15287RI007 | Blue Cross & Blue Shield of Rhode Island | BlueSolutions | Other/ Describe |
| SC | 1 | 26065SC015 | Blue Cross and Blue Shield of South Carolina | Business Blue Complete | PPO |
| SC | 2 | 26065SC020 | Blue Cross and Blue Shield of South Carolina | HDHP-HSA | PPO |
| SC | 3 | 49532SC001 | BlueChoice HealthPlan of South Carolina, Inc. | CarolinaADVANTAGE | PPO |
| SD | 1 | 31195SD003 | Sanford Health Plan | Signature Series Commercial - SD | HMO |
| SD | 2 | 62210SD131 | DAKOTACARE | Choice Group | HMO |
| SD | 3 | 50305SD016 | Wellmark of South Dakota | CompleteBlue | PPO |
| TN | 1 | 10958TN001 | UnitedHealthcare Ins Co of River Valley | Heritage Plus | POS |

| State | Rank | Product ID | Issuer Name | Product Name | Network Type |
|--------------|-------------|-------------------|--|----------------------------|---------------------|
| TN | 2 | 69443TN001 | UnitedHealthcare Insurance Company | Choice Plus | POS |
| TN | 3 | 14002TN019 | BlueCross BlueShield of Tennessee | Small Group Shop HDHP | PPO |
| TX | 1 | 98809TX002 | UnitedHealthcare Insurance Company | Choice Plus | POS |
| TX | 2 | 33602TX043 | Blue Cross Blue Shield of Texas | Blue Choice PPO | PPO |
| TX | 3 | 63509TX005 | Valley Baptist Health Plans, dba of VBIC | VBHP-PPO2009HDHPSM | PPO |
| UT | 1 | 68781UT005 | SelectHealth | Select Med Plus | POS |
| UT | 2 | 97462UT001 | UnitedHealthcare Insurance Company | Choice Plus | POS |
| UT | 3 | 68781UT008 | SelectHealth | Select Med Plus HealthSave | POS |
| VA | 1 | 25978VA001 | UnitedHealthcare Insurance Company | Choice Plus | POS |
| VA | 2 | 16064VA121 | Anthem Health Plans of VA(Anthem BCBS) | PPO Off Exchange | PPO |
| VA | 3 | 88380VA074 | HealthKeepers, Inc(Anthem BCBS) | POS Off Exchange | POS |
| VT | 1 | 99852VT001 | The Vermont Health Plan, LLC | CDHP - HMO | HMO |
| VT | 2 | 13627VT024 | Blue Cross Blue Shield of Vermont | VACE - PPO | PPO |
| VT | 3 | 13627VT023 | Blue Cross Blue Shield of Vermont | VACE - CDHP Comprehensive | Indemnity |
| WA | 1 | 80473WA057 | Group Health Cooperative | GHC Non-Exxchange Core3 | HMO |

| State | Rank | Product ID | Issuer Name | Product Name | Network Type |
|--------------|-------------|-------------------|---|--|---------------------|
| WA | 2 | 87718WA069 | Regence BlueShield | Regence Group Direct | PPO |
| WA | 3 | 87718WA070 | Regence BlueShield | Regence Group Direct EHB+Vis | PPO |
| WI | 1 | 59158WI001 | UnitedHealthcare Insurance Company | Choice Plus | POS |
| WI | 2 | 80180WI002 | UnitedHealthcare of Wisconsin, Inc. | Navigate | HMO |
| WI | 3 | 39924WI001 | All Savers Insurance Company | All Savers Group | PPO |
| WV | 1 | 31274WV044 | Highmark Blue Cross Blue Shield West Virginia | Shared Cost Blue PPO grp NON-X | PPO |
| WV | 2 | 26661WV021 | Coventry Health & Life Insurance Co. | West Virginia Small Group 2014 Exclusively Off-Exchange PPO Products | PPO |
| WV | 3 | 77060WV001 | UnitedHealthcare Insurance Company | Choice Plus | POS |
| WY | 1 | 49714WY001 | UnitedHealthcare Insurance Company | Choice Plus | POS |
| WY | 2 | 53189WY003 | WINhealth Partners | Choice | POS |
| WY | 3 | 11269WY008 | Blue Cross Blue Shield of Wyoming | BlueSelect PPO | PPO |

Source: Centers for Medicare & Medicaid Services, Center for Consumer Information and Insurance Oversight